

Information to identify the case:

Debtor 1	<u>Robert H. Ozmun</u>	Social Security number or ITIN	xxx-xx-6159
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Peggy L. Ozmun</u>	Social Security number or ITIN	xxx-xx-7959
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-22389-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert H. Ozmun

Peggy L. Ozmun

3/18/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert H. Ozmun
Peggy L. Ozmun
Debtors

Case No. 21-22389-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 18, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert H. Ozmun, Peggy L. Ozmun, 104 Shelton Place, Evans City, PA 16033-4724
15428566	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
15428567	+ Farmers And Merchants, 222 Market Street, Kittanning, PA 16201-1525
15428574	Northwest Consumer Discount, 265 W Main Street, Saxonburg, PA 16056

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 19 2025 04:12:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 19 2025 00:24:00	Peoples Gas Company LLC f/k/a Peoples TWP, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15428551	+ EDI: CITICORP	Mar 19 2025 04:12:00	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
15428550	+ Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 00:29:19	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15428558	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 19 2025 00:24:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
15428552	+ EDI: CAPITALONE.COM	Mar 19 2025 04:12:00	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15428553	+ EDI: CAPITALONE.COM	Mar 19 2025 04:12:00	Capital One/Youunkers, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15428554	+ EDI: JPMORGANCHASE	Mar 19 2025 04:12:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 52

15428555	+ EDI: CITICORP	Mar 19 2025 04:12:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15428556	+ EDI: CITICORP	Mar 19 2025 04:12:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15442338	EDI: CITICORP	Mar 19 2025 04:12:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15428557	+ EDI: CITICORP	Mar 19 2025 04:12:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15428559	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15428560	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15428561	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	Comenity Capital/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15428562	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	Comenity Capital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15428563	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	Comenity Capital/Levisa, Po Box 182120, Columbus, OH 43218-2120
15428564	Email/PDF: DellBKNotifications@resurgent.com	Mar 19 2025 00:28:35	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
15428572	EDI: CITICORP	Mar 19 2025 04:12:00	Macys, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15429760	EDI: DISCOVER	Mar 19 2025 04:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15428565	+ EDI: DISCOVER	Mar 19 2025 04:12:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15428568	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 19 2025 00:24:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15428569	+ Email/Text: bankruptcy@huntington.com	Mar 19 2025 00:26:00	Huntington National Bank, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124
15434730	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 19 2025 00:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15436768	EDI: JPMORGANCHASE	Mar 19 2025 04:12:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15428570	+ Email/Text: PBNCNotifications@perituservices.com	Mar 19 2025 00:24:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15604155	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:28:55	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15428571	Email/Text: camanagement@mtb.com	Mar 19 2025 00:25:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15428573	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 19 2025 00:24:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15445434	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 19 2025 00:24:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15445883	^ MEBN	Mar 19 2025 00:17:42	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15428777	^ MEBN	Mar 19 2025 00:17:43	Synchrony Bank, c/o of PRA Receivables

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 52

			Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15428575	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/Brooks Bros, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15428576	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15428577	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15428578	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15428579	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/Toro, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15445688	+ Email/Text: bncmail@w-legal.com	Mar 19 2025 00:26:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
15428582	EDI: TDBANKNORTH.COM	Mar 19 2025 04:12:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
15433079	^ MEBN	Mar 19 2025 00:17:04	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
15428581	+ EDI: WTRRN BANK.COM	Mar 19 2025 04:12:00	Target, c/o Financial & Retail Services, PO Box 9475, Minneapolis, MN 55440-9475
15428580	+ EDI: WTRRN BANK.COM	Mar 19 2025 04:12:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15442586	+ Email/Text: bankruptcy@huntington.com	Mar 19 2025 00:26:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15428584	+ EDI: USBANKARS.COM	Mar 19 2025 04:12:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
15428583	+ Email/Text: jsprentz@urc.com	Mar 19 2025 00:27:00	United Refining, Attn: Bankruptcy, 15 Bradley Street, Warren, PA 16365-3299
15428585	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Mar 19 2025 00:39:51	Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		NATIONSTAR MORTGAGE, LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15435639	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15436901	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 52

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com wbcef@brockandscott.com
Daniel P. Foster	on behalf of Debtor Robert H. Ozmun dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Peggy L. Ozmun dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbcef@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Ryan Starks	on behalf of Creditor NATIONSTAR MORTGAGE LLC Ryan.Starks@brockandscott.com, wbcef@brockandscott.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 10